



Your payment is made up of a standard monthly allowance and any other additional ‘elements’ that you’re eligible for (these elements are outlined on pages 4-5).

The standard allowance amount depends on your age and whether you’re single or a couple:

- single (25 or over) – **393.45**
- couple (one or both 25 or over) – **617.60**

Visit <https://www.gov.uk/child-tax-credits> to see rates for the other elements of Universal Credit. In Northern Ireland, go to <https://www.nidirect.gov.uk/child-tax-credits>.

You can claim Universal Credit if you:

- have a low income and savings of £16,000 or less
- haven’t reached State Pension age
- meet residence and presence requirements
- aren’t in education
- accept a [mandatory work requirement](#)



A [mandatory work requirement](#) outlines what you’ll need to do to keep receiving Universal Credit. It’s based on individual circumstances. There’s more information about this on pages 8-9.

If you’re a couple, one or both of you must be below State Pension age to claim Universal Credit. If you’re both above State Pension age, then you won’t be eligible – but you might be able to claim Pension Credit and Housing Benefit.

The amount of Universal Credit you're paid depends on which elements you're entitled to. The standard element is always included – other elements depend on your circumstances. Your income or capital (including earnings, pensions and other



childcare costs. Up to 85% of the covered.

You can visit [www.fishbase.org](http://www.fishbase.org) to make a



After you make a Universal Credit claim, a decision is made about whether you're eligible.

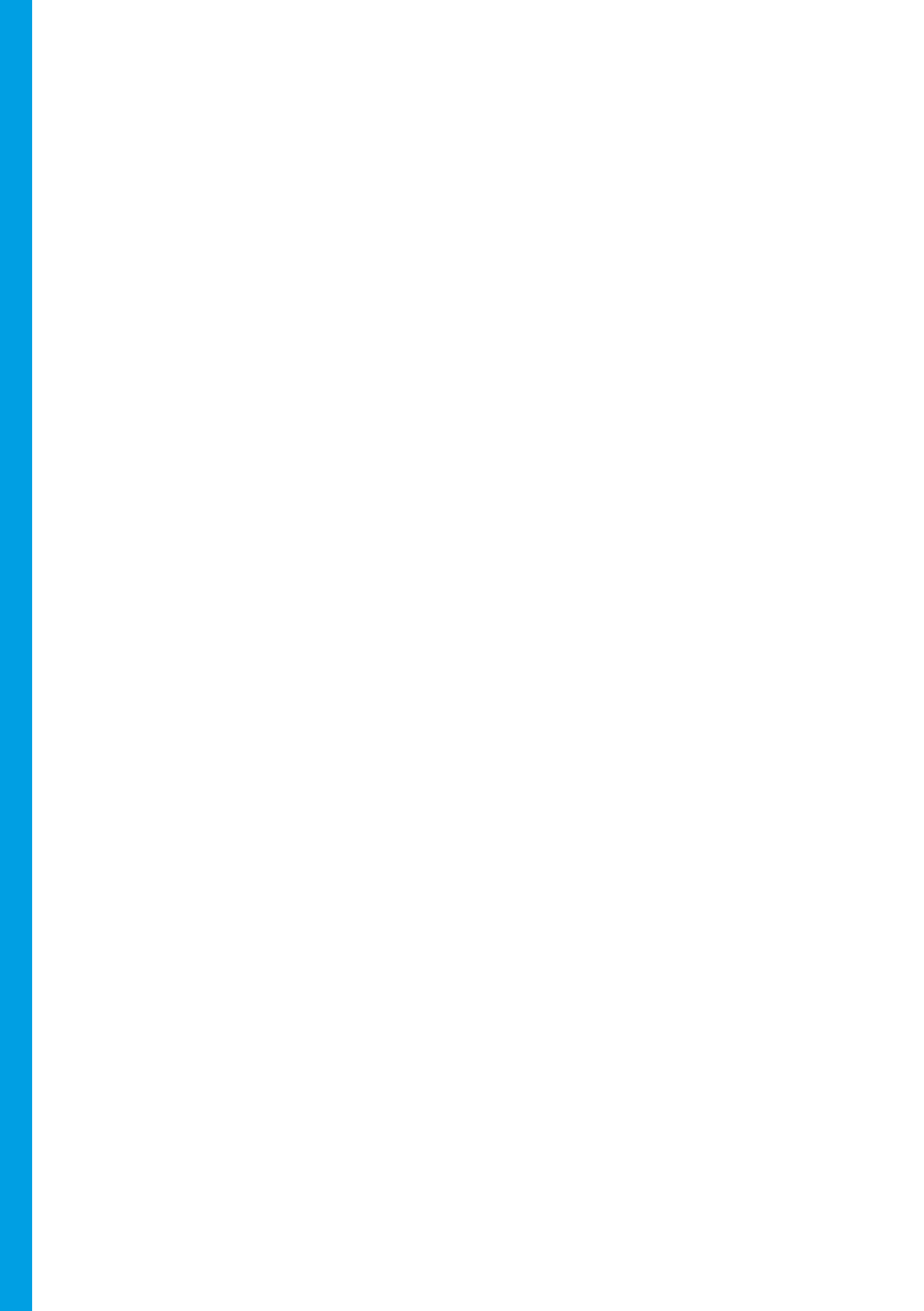
What you're entitled to is assessed over the calendar month after you submit your claim – this is called the 'assessment period' and starts on the day you make your claim.

If you're found to be eligible, you must wait at least 7 days after the assessment period to receive your first payment – so it'll be at least 5 weeks from the date you claim until you start getting your Universal Credit.

If you need help with living costs during this period, you can apply for an advance payment. You'll need to pay this back from future Universal Credit payments.



You're expected to keep a log of your activity, keep your online





‘I had to wait a while until the first payment came through, but my coach said this was normal as there’s a period of time when claims are assessed.

‘I was a bit worried about how I’d get by in the meantime and was told I could have my payment paid earlier. But luckily I didn’t need to.

‘Because I look after Mum, I don’t have to look for work, but I still have to use my online account to outline any change in circumstance. The computer course has helped me with this – though I’ve had a few questions and need a bit of help staying on top of things.’

If your Universal Credit claim is turned down or you feel your

**from other benefits**



A free helpline open Monday to Friday, 8am to 6pm.

Tel: **0800 328 5644**

0800 328 5644  
0800 328 5644

Provides information about sanctions and challenges.

0800 328 5644  
0800 328 5644

Explains other financial assistance you can get while claiming Universal Credit.

0800 328 5644  
0800 328 5644

Provides a free online Money Manager tool.

Tel: **0800 138 7777**

0800 138 7777  
0800 138 7777

Provides information on help you can get with health costs.

In England: 0800 328 5644  
0800 328 5644

In Wales: 0800 328 5644  
0800 328 5644

In Northern Ireland: 0800 328 5644  
0800 328 5644

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